

Information to identify the case:

Debtor 1	<u>Michele L Dilllott</u>	Social Security number or ITIN	xxx-xx-5860
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-22479-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michele L Dilllott

11/8/24

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michele L Dillliott
Debtor

Case No. 19-22479-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 08, 2024

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2024:

Recip ID	Recipient Name and Address
db	+ Michele L Dillliott, 739 Riehl Dr, Pittsburgh, PA 15234-2510
15089867	First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15086850	UPMC, PO Box 371842, Pittsburgh, PA 15250-7842

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 09 2024 04:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 08 2024 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 09 2024 04:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 08 2024 23:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Nov 09 2024 04:27:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: bankrupt-adjdept@wesbanco.com	Nov 08 2024 23:33:00	Wesbanco Bank Inc., 1 Bank Plz, Wheeling, WV 26003-3565
15086254	Email/PDF: bncnotices@becket-lee.com	Nov 08 2024 23:48:48	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15074542	+ Email/PDF: bncnotices@becket-lee.com	Nov 09 2024 00:00:52	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15074543	+ EDI: CITICORP	Nov 09 2024 04:27:00	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15074544	+ EDI: TCISOLUTIONS.COM	Nov 09 2024 04:27:00	Bk Of Mo, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
15074545	+ EDI: CAPITALONE.COM	Nov 09 2024 04:27:00	Cap1/hlzbq, Po Box 30253, Salt Lake City, UT 84130-0253
15074546	+ Email/Text: bankruptcy@cavps.com	Nov 08 2024 23:33:00	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
15075817	+ Email/Text: bankruptcy@cavps.com		

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Nov 08, 2024

Form ID: 3180W

Total Noticed: 53

		Nov 08 2024 23:33:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15074547	+ EDI: WFNNB.COM		
		Nov 09 2024 04:27:00	Comenity Bank/avenue, Po Box 182789, Columbus, OH 43218-2789
15074548	+ EDI: WFNNB.COM		
		Nov 09 2024 04:27:00	Comenitybank/hottopic, Po Box 182789, Columbus, OH 43218-2789
15074549	+ EDI: WFNNB.COM		
		Nov 09 2024 04:27:00	Comenitybank/kay, 3100 Easton Square Pl, Columbus, OH 43219-6289
15111071	+ Email/Text: kburkley@bernsteinlaw.com		
		Nov 08 2024 23:33:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15089866	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		
		Nov 08 2024 23:32:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
15074550	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		
		Nov 08 2024 23:32:00	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15074551	+ Email/Text: bankruptcy@huntington.com		
		Nov 08 2024 23:33:00	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
15089876	EDI: JPMORGANCHASE		
		Nov 09 2024 04:27:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ-5757, Phoenix, AZ 85038-9505
15074552	EDI: JPMORGANCHASE		
		Nov 09 2024 04:27:00	Jpmcb Auto, Po Box 901003, Ft Worth, TX 76101
15074553	+ Email/Text: BKRMailOPS@weltman.com		
		Nov 08 2024 23:33:00	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
15074554	+ EDI: CITICORP		
		Nov 09 2024 04:27:00	Natl Tire&battery/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15074557	Email/Text: Bankruptcy.Notices@pnc.com		
		Nov 08 2024 23:32:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15111854	EDI: PRA.COM		
		Nov 09 2024 04:27:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15074555	+ Email/Text: blegal@phfa.org		
		Nov 08 2024 23:33:00	Pa Housing Finance Age, 2101 N Front St, Harrisburg, PA 17110-1086
15115132	+ Email/PDF: ebnotices@pnmac.com		
		Nov 08 2024 23:49:56	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15074556	+ Email/PDF: ebnotices@pnmac.com		
		Nov 08 2024 23:49:11	Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
15074558	+ EDI: PRA.COM		
		Nov 09 2024 04:27:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15109327	EDI: Q3G.COM		
		Nov 09 2024 04:27:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15074559	+ Email/Text: enotifications@santanderconsumerusa.com		
		Nov 08 2024 23:33:00	Santander Consumer Usa, Po Box 961245, Fort Worth, TX 76161-0244
15074560	+ EDI: CITICORP		
		Nov 09 2024 04:27:00	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15074561	+ EDI: SYNC		
		Nov 09 2024 04:27:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15074562	+ EDI: SYNC		
		Nov 09 2024 04:27:00	Syncb/car Care Pep Boy, C/o Po Box 965036, Orlando, FL 32896-0001
15074563	+ EDI: SYNC		
		Nov 09 2024 04:27:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15074564	+ EDI: SYNC		
		Nov 09 2024 04:27:00	Syncb/roomful Express, C/o Po Box 965036, Orlando, FL 32896-0001

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Nov 08, 2024

Form ID: 3180W

Total Noticed: 53

15074565	+ EDI: SYNC	Nov 09 2024 04:27:00	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15075072	^ MEBN	Nov 08 2024 23:31:34	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15096033	+ Email/Text: bncmail@w-legal.com	Nov 08 2024 23:33:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15074566	+ EDI: PHINGENESIS	Nov 09 2024 04:27:00	Tbom - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499
15074567	+ EDI: WTRRN BANK.COM	Nov 09 2024 04:27:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15102354	Email/Text: BNCnotices@dcmservices.com	Nov 08 2024 23:32:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15104354	Email/Text: BNCnotices@dcmservices.com	Nov 08 2024 23:32:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15081855	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 08 2024 23:33:00	United States Department of Education, Claims Filing Unit, P O Box 8973, Madison, WI 53708-8973
15624092	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 08 2024 23:33:00	United States Department of Education, Nelnet, 121 South 13th Street, Lincoln, NE 68508-1922
15074568	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 08 2024 23:33:00	Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121
15106179	EDI: AIS.COM	Nov 09 2024 04:27:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15107760	EDI: WFFC2	Nov 09 2024 04:27:00	Wells Fargo Bank, N.A., P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15074569	+ Email/Text: bankrupt-adjdept@wesbanco.com	Nov 08 2024 23:33:00	Wesbanco Bank Inc, 1 Bank Plaza, Wheeling, WV 26003-3565
15074570	+ EDI: WFFC2	Nov 09 2024 04:27:00	Wf Bank Na, Po Box 14517, Des Moines, IA 50306-3517
15074571	+ EDI: WFFC2	Nov 09 2024 04:27:00	Wf/preferr, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
15086824	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15086825	*+	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15086826	*+	Bk Of Mo, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
15086827	*+	Cap1/hlzbq, Po Box 30253, Salt Lake City, UT 84130-0253
15086828	*+	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
15086829	*+	Comenity Bank/avenue, Po Box 182789, Columbus, OH 43218-2789
15086830	*+	Comenitybank/hottopic, Po Box 182789, Columbus, OH 43218-2789
15086831	*+	Comenitybank/kay, 3100 Easton Square Pl, Columbus, OH 43219-6289
15086832	*+	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15086833	*+	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
15086834	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: Nov 08, 2024

Form ID: 3180W

Total Noticed: 53

		71203-4774, address filed with court:, Jpmcb Auto, Po Box 901003, Ft Worth, TX 76101
15086835	*+	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
15086836	*+	Natl Tire&battery/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15086839	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15086837	*+	Pa Housing Finance Age, 2101 N Front St, Harrisburg, PA 17110-1086
15086838	*+	Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
15086840	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15086841	*+	Santander Consumer Usa, Po Box 961245, Fort Worth, TX 76161-0244
15086842	*+	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15086843	*+	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15086844	*+	Syncb/car Care Pep Boy, C/o Po Box 965036, Orlando, FL 32896-0001
15086845	*+	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15086846	*+	Syncb/roomful Express, C/o Po Box 965036, Orlando, FL 32896-0001
15086847	*+	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15086848	*+	Tbom - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499
15086849	*+	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15086851	*+	Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121
15110161	*	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15086852	*+	Wesbanco Bank Inc, 1 Bank Plaza, Wheeling, WV 26003-3565
15086853	*+	Wf Bank Na, Po Box 14517, Des Moines, IA 50306-3517
15086854	*+	Wf/preferr, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 2 Undeliverable, 33 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lawrence Willis	on behalf of Debtor Michele L Dillliott ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: Nov 08, 2024

Form ID: 3180W

Total Noticed: 53

Ronda J. Winnecour

cmechf@chapter13trusteedpa.com

Stephen Russell Franks

on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

TOTAL: 9